

AARP NY 2019 Budget Priorities

Home and Community-Based Services

- Home and community-based services for the elderly help working and middle class New Yorkers age at home, as the vast majority want, rather than in much costlier and mostly taxpayer-financed nursing homes.
- These services support and relieve working and middle class family caregivers by providing their loved ones with home-delivered meals, transportation to medical appointments, help with bathing, dressing and other daily activities and other assistance.
- Thousands of eligible New Yorkers are already stuck on waiting lists for these services that are administered by the State Office for the Aging. Unfortunately the number could be far higher, since many counties don't even keep waiting lists and many eligible New Yorkers aren't even aware of the services.
- AARP's 2016 statewide survey *Countdown: New York's Vanishing Middle Class* shows middle class New Yorkers are ill-prepared to pay for long term care and may need Medicaid-funded nursing homes or home care if they can't get help aging at home.
- **The Governor has proposed an additional \$15 million investment in these services. AARP asks that the Legislature expand this investment to \$25 million to keep pace with need, especially as our aging population leaves fewer caregivers to care for more frail elderly.**

Caregiver Tax Credit

- AARP's national *Family Caregiving and Out-of-Pocket Costs: 2016 Report* found the average family caregiver spends nearly \$7,000 a year out of pocket on caregiving - about 20% of their income.
- Hispanic family caregivers spend over \$9,000 on average - 44% of their income.
- African American family caregivers spend more than \$6,600 on average – 34% of their income.
- A caregiver tax credit would help family caregivers keep their loved ones at home, as the vast majority want, rather than in much costlier, mostly taxpayer-funded nursing homes by providing badly needed financial relief to unpaid family caregivers.
- Eligible expenses could include payments for home health aides, adult day care, personal care attendants, homemaker services, respite care, health care equipment, home modifications, and transportation.
- **The enacted budget should include a middle class family caregiver tax credit for up to \$3,500 or 50% of expenses for individual filers with annual incomes up to \$75,000 and joint filers with incomes up to \$150,000.**

Maintaining Strong and Healthy Neighborhoods

- Housing and legal aid services are vital to help vulnerable homeowners fight foreclosure and mortgage-related fraud that can cost them their homes.
- Older adults with significant equity in their homes and New Yorkers of color are particularly vulnerable to foreclosure, deed theft, reverse mortgage and other mortgage scams.
- Every day, 441 New York homeowners get a letter from a bank warning them they risk losing their home within 90 days
- State funding for current housing and legal aid services comes from bank settlements and is due to run out at the end of March 2019.
- Housing counseling and legal services programs around the state will have to greatly curtail their operations or close their doors in April without continued funding.
- **The enacted budget should include \$20 million from the general fund to continue these services.**

Independent Utility Consumer Advocate

- New Yorkers pay some of the highest utility rates in the nation but lack full and independent representation before the regulators who set rates.
- Industrial and commercial consumers have associations that pay lawyers to represent their interests before regulators and in court if necessary. Residential ratepayers don't.
- Most states have independent consumer advocates with the power to challenge rate hikes in court.
- Utility companies spend millions of dollars in ratepayers' money every year to push for rate hikes on those very same ratepayers. Essentially, ratepayers pay their utility company to try to raise their own rates.
- **The enacted budget should include \$1 million to create an Office of the Independent Utility Consumer Advocate.**

For additional information contact David McNally or Bill Ferris at 518-434-4194.